```
* Matthew F. Batezel (State Bar No. 185147)
        1
           mbatezel@plawp.com (*lead counsel)
           Daniel T. Balmat (State Bar No. 230504)
           dbalmat@plawp.com
        3
           PACIFIC LAW PARTNERS, LLP
        4
           15615 Alton Parkway, Suite 240
           Irvine, CA 92618
        5
           (949)242-2441
        6
           Fax (949)242-2446
        7
           Attorneys for Defendant
        8
           STATE FARM GENERAL INSURANCE COMPANY
        9
                              UNITED STATES DISTRICT COURT
       10
       11
                             CENTRAL DISTRICT OF CALIFORNIA
15615 Alton Parkway, Suite 240
Irvine, CA 92618
(949) 242-2441 - Facsimile (949) 242-2446
       12
       13
           WILLIAM TONG; and MALINEE
                                                Case No.: 2:24-cv-02219-DSF
       14
           DIBBAYAWAN,
       15
                      Plaintiffs,
                                                DEFENDANT STATE FARM
       16
                                                GENERAL INSURANCE
                 VS.
       17
                                                COMPANY'S RESPONSE TO
                                                PLAINTIFFS' REQUEST FOR
       18
                                                PRODUCTION OF DOCUMENTS,
           STATE FARM GENERAL
       19
                                                SET THREE
           INSURANCE COMPANY; and DOES
       20
           1 to 10,
       21
                      Defendants.
                                                Complaint filed: March 19, 2024
       22
       23
                                       Plaintiffs, WILLIAN TONG and MALINEE
           PROPOUNDING PARTY:
       24
                                       DIBBAYAWAN
       25
           RESPONDING PARTY:
                                       Defendant, STATE FARM GENERAL
       26
                                       INSURANCE COMPANY
       27
       28
           SET NUMBER:
                                       Three (3)
           Case No. 2:24-cv-02219-DSF
                                     DEFENDANT STATE FARM'S RESPONSE TO REQUEST
                                          FOR PRODUCTION, SET THREE, BY PLAINTIFFS
```

> 3 4 5

6 7 8

10

11

9

12 13

14

Pacific Law Partners, LLP 15615 Alton Parkway, Suite 240 Irvine, CA 92618 (949) 242-2441 - Facsimile (949) 242-2446

15 16

17

18

19

21

20

22 23

24

25 26

27

28

#### PRELIMINARY STATEMENT

Document 41-8

ID #:1019

Insofar as they are relevant and do not call for duplicative or privileged information, and subject to the stated objections, State Farm provides these responses to these Special Interrogatories to the best of its ability. Discovery in this matter has not yet been completed. The responses are based upon information that is currently in the possession of State Farm. The responses are offered without prejudice to State Farm's right to offer additional information that is subsequently discovered.

#### **OBJECTIONS TO INSTRUCTIONS**

If your response to a particular demand is a statement that you lack the ability to comply with that demand, you must affirm in your response that a diligent search and a reasonable inquiry has been made in an effort to comply with that demand. This statement shall also specify whether the inability to comply is because the particular item or category never existed, has been destroyed, has been lost, misplaced, or stolen, or has never been, or is no longer, in your possession, custody or control, in which case the name and address of any person or entity known or believed by you to have possession, custody or control of that document or category of documents should be identified. (F.R.C.P. 34(b).

State Farm restates and incorporates its objection to Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS," below, and applies the same to Plaintiffs' Instruction regarding "item[s]" or "category[ies]" that have "never existed", been "destroyed", "lost", "misplaced", "stolen", or which have "never been" or "[are] no longer" in State Farm's possession, custody or control.

In addition, State Farm objects to Plaintiffs' Instruction insofar as it seeks details regarding "item[s]" or "category[ies]" that have "never existed", been "destroyed", "lost", "misplaced", "stolen", or which have "never been" or "[are] no longer" in State Farm's possession, custody or control on the grounds that it is overly broad, unduly burdensome, and purports to impose obligations greater than

8

10

11

12 13

14

15615 Alton Parkway, Suite 240 Irvine, CA 92618 (949) 242-2441 - Facsimile (949) 242-2446

Pacific Law Partners, LLP

15 16

17

18

19

20

21 22

23

24

25

26 27

28

those set forth in Fed. R. Civ. P. 26(b)(1) and 34. State Farm objects to the discovery propounded by Plaintiffs to the extent it purports to call for forensic investigation into computing devices or systems to determine or locate information indicating or evidencing ESI that was deleted or that is no longer accessible as active data on that device or system as not reasonably tailored to elicit discovery relevant to the claims and defenses of any party, unduly burdensome, and beyond the scope of permissible discovery. State Farm further objects that ESI and/or documents that were deleted or no longer exist are not reasonably accessible and discovery about the same would require extraordinary efforts that are not proportional to the scope of the matter. Fed. R. Civ. P. 26(b)(2).

Document 41-8

ID #:1020

Furthermore, State Farm objects on the grounds that Plaintiffs' Instruction is not limited in time or scope and State Farm had no duty to preserve relevant information prior to the time this litigation was reasonably anticipated.

If your response to a particular demand is an objection, you must set forth in your response the extent of, and the specific ground for, the objection. In your response, you must also identify with particularity any document responsive to the particular demand that is being withheld from production based upon a claim of privilege or other protection and state the particular privilege or protection being invoked. (F.R.C.P. 34(b).) To identify with particularity documents withheld from production, you should provide, for each document withheld, the following information if known or available to you:

- 1. Title or subject matter of document;
- 2. The date composed or date appearing on the document;
- **Author and Addressee;** 3.
- 4. Number of Pages;
- 5. Identify of all persons or entities who saw or received a copy of such document, including the job titles of each such person;
- The present location of the item; 6.

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

- 7. The identity of the person or persons who have custody, control, or possession thereof.
- The nature of the privilege claimed; and 8.
- Each fact upon which you base your claim of privilege. 9.

ID #:1021

State Farm objects to Plaintiffs' Instruction insofar as it directs State Farm to undertake efforts that exceed the requirements of Fed. R. Civ. P. 26(b)(5). State Farm will withhold privileged and/or protected material or information and describe the same in accordance with the Federal Rules of Civil Procedure and substantive law.

This request requires the production of documents as they are kept in the usual course of business or organized and labeled to correspond with the particular demands set forth below. If you choose the former method, the documents are to be produced in the boxes, file folders, bindings or other containers in which the documents are found. The titles, labels, or other descriptions on the boxes, file folders, bindings or other containers are to be left intact.

State Farm objects to Plaintiffs' Instruction regarding production of "boxes, file folders, bindings or other containers" in which documents are found on the grounds that such terminology is vague and ambiguous, particularly with respect to ESI, and the information sought is not relevant to the resolution of the claims and defenses in this case. There are multiple ways that ESI may be held, stored, or used together, such as on a personal or shared hard drive, in a container file, or in a database, and State Farm cannot reasonably catalogue and describe the information regarding any myriad of ways ESI may be held, stored, or used together without undue burden. Fed. R. Civ. P. 26(b)(2).

State Farm further objects to Plaintiffs' Instruction to the extent it implies State Farm has an obligation to produce documents or information in more than one form or in a manner that is different than the reasonably usable forms in which State Farm agrees to produce. State Farm objects to the extent that

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

Plaintiffs seek production of ESI from sources that are not reasonably accessible, such discovery would require undue burden or expense. FRCP 26(b)(2)(B).

Electronic media should be produced in its native format (e.g., Word documents and Excel spreadsheets produced with .doc and .xls extensions and email produced in .pst files if Outlook is the email client).

State Farm restates and incorporates its objection to Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" below and applies the same to Plaintiffs' Instruction to produce "Electronic media" in its "native format". In addition, State Farm objects to Plaintiffs' Instruction regarding production of "Electronic media" in its "native format" to the extent it purports to seek production of ESI in "native format" both because it contradicts Plaintiffs' definition of the term "DOCUMENT" or "DOCUMENTS" below and because it exceeds the parameters of the Federal Rules of Civil Procedure. Pursuant to Fed. R. Civ. P. 34(b)(2)I(ii), State Farm may produce discoverable ESI in reasonably usable formats. Production of ESI in "native format" would be disproportionate to the needs of this case considering the value of the case and the importance of the discovery at issue and would be unduly burdensome to the extent such format is not reasonably accessible to State Farm in the ordinary course of its business. Fed. R. Civ. P. 26(b)(2). In addition, State Farm frequently creates ESI in one format and, in the ordinary course of its business, stores it in another format in its system of record. State Farm further objects that it does not need to produce ESI in more than one form, and that the production of "Electronic media" in "native format" would be cumulative and duplicative of the alternative reasonably usable formats proffered. Fed. R. Civ. P. 34(b)(2)(E)(iii); 26(b)(2).

To the extent any responsive documents or ESI are produced, State Farm will produce reasonably accessible, relevant, non-privileged information in

<u>ي</u>

Case No. 2:24-cv-02219-DSF

Pacific Law Partners, LLP

1 2

3 4

5

6 7

8

9 10

11 12

13 14

> 15 16

17

18 19

20 21

22

23 24

25

26 27

28

reasonably usable formats. Documents that contain redactions will be produced in static image format.

Document 41-8

ID #:1023

These requests for production include the original media and all copies that differ from the original in any respect, such as notations made on the copy. These requests are also intended to include all media of any nature that are now or have at any time been within your care, custody or control. If a document or media is no longer in your care, custody or control, identify its disposition.

State Farm objects to Plaintiffs' Instruction to produce "copies" on the grounds that copies are not universally relevant to the claims and defenses of a case and are likely to be cumulative or duplicative. Fed. R. Civ. P. 26. To the extent that "copies" are not business records stored in a central repository in State Farm's ordinary course of business, the collection and production of "copies" would not be proportional to the needs of the case. Fed. R. Civ. P. 26. In addition, State Farm objects to Plaintiffs' Instruction insofar as it seeks details regarding "document[s] or media" that "is no longer in [State Farm's] care, custody or control" on the grounds that it is overly broad, unduly burdensome, and purports to impose obligations greater than those set forth in Fed. R. Civ. P. 26(b)(1) and 34. State Farm objects to the discovery propounded by Plaintiffs to the extent it purports to call for forensic investigation into computing devices or systems to determine or locate information indicating or evidencing ESI that was deleted or that is no longer accessible as active data on that device or system as not reasonably tailored to elicit discovery relevant to the claims and defenses of any party, unduly burdensome, and beyond the scope of permissible discovery. State Farm further objects that ESI and/or documents that were deleted or no longer exist are not reasonably accessible and discovery about the same would require extraordinary efforts that are not proportional to the scope of the matter. Fed. R. Civ. P. 26(b)(2).

6

Case No. 2:24-cv-02219-DSF

6

1

9

20 21

22

23 24

25 26

27 28

Furthermore, State Farm objects on the grounds that Plaintiffs' Instruction is not limited in time or scope and State Farm had no duty to preserve relevant information prior to the time this litigation was reasonably anticipated.

#### **OBJECTIONS TO DEFINITIONS**

"YOU" or "YOUR" means the defendant in this lawsuit and Α. any related entity that has possession and/or control of the **DOCUMENTS** described requested or items which are sought to be inspected.

State Farm objects to the terms "YOU" or "YOUR" because as defined, the terms are overbroad and over-inclusive, such that they render any category or request that includes the terms vague, ambiguous, overbroad, and potentially in violation of the attorney-client privilege and/or attorney work product doctrine. State Farm shall construe the terms "YOU" or "YOUR" to mean State Farm in and of itself as an entity only.

В. "DOCUMENT" or "DOCUMENTS" means the same as "writing" as defined in Section 250 of the California Evidence code. "DOCUMENT" and "DOCUMENTS" include the following which are in the possession, custody, or control of YOU or any third-party vendors YOU contract with: electronic communications of any kind, including chats, instant messages, texts, and voicemails; word processing documents, spreadsheets, and databases (including draft versions); database entries, Internet usage files, Internet browser-created files including cookies and caches, activity logs, calendars, telephone logs, contact manager information, network access information.

"DOCUMENT" and "DOCUMENTS" include those to be found on, archived in, or deleted from the following: any on-site or off-site electronic data storage systems or data structures, including but not limited to databases, networks, computer systems, legacy systems (hardware and software), servers, mainframes, network servers, cloud-based servers and backup servers or systems, archives,

Case No. 2:24-cv-02219-DSF

DEFENDANT STATE FARM'S RESPONSE TO REQUEST FOR PRODUCTION, SET THREE, BY PLAINTIFFS

Pacific Law Partners, LLP

2

3

4

5

12

13

14

20

17

23

24

27 28

backup or disaster recovery systems or facilities, tapes, discs, DVDs, CDROMs, drives, portable or removable drives, cartridges and other storage media, laptops, personal computers, internet data, personal digital assistants, handheld wireless devices, mobile telephones, smart phones, tablet computers, paging devices, and audio systems (including voicemail).

Document 41-8

ID #:1025

State Farm objects to Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" on the grounds that it is overly broad and disproportionate to the needs of the case. State Farm further object to the definition to the extent it implies State Farm has an obligation to provide discovery from sources that are not reasonably accessible. Electronically stored information ("ESI") is frequently duplicated and disbursed in the ordinary course of business and discovery regarding all identical copies of ESI would be cumulative and duplicative without any benefit to the adjudication of this action. Fed. R. Civ. P. 26(b)(2). State Farm also object to the extent this definition seeks discovery regarding ESI that is ephemeral in nature, such as temporary computer files, log/history files, or file fragments, as preservation of, and discovery about, such things is not proportional to the needs of the case. State Farm objects to Plaintiffs' definition as overly broad, disproportionate to the needs of the case, and beyond the scope of permissible discovery to the extent Plaintiffs purport to include system information not created by State Farm's users, such as caches, cookies, or logs, or otherwise seek to require State Farm to record and/or provide discovery regarding records and information that are not ordinarily captured and/or are overwritten in the ordinary course of operating State Farm's computing systems. Fed. R. Civ. P. 26(b)(1).

State Farm objects to the inclusion of "DOCUMENTS" which are in the "possession, custody, or control" of "any third-party vendors" in Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" insofar as it purports to impose obligations that exceed those set forth in Fed. R. Civ. P. 34(a). State Farm is only

Case No. 2:24-cv-02219-DSF

DEFENDANT STATE FARM'S RESPONSE TO REQUEST FOR PRODUCTION, SET THREE, BY PLAINTIFFS

Pacific Law Partners, LLP

Pacific Law Partners, LLP

obligated to produce discoverable "DOCUMENTS" within its possession, custody, or control.

Document 41-8

ID #:1026

State Farm also objects to Plaintiffs' definition to the extent it may include "DOCUMENTS" within the possession, custody, or control of State Farm's attorneys as production of "DOCUMENTS" within the possession, custody, or control of State Farm's attorneys would require the production or disclosure of information protected from discovery by the attorney-client privilege, work product doctrine, or other privileges recognized by law.

State Farm objects to the inclusion of "draft[s]" in Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" on the grounds that drafts are not universally relevant to the claims and defenses of a case and are likely to be cumulative or duplicative. To the extent that a draft is not a business record stored in a central repository in State Farm's ordinary course of business, discovery regarding "draft[s]" would not be proportional to the needs of the case. Fed. R. Civ. P. 26(b)(1).

State Farm objects to the inclusion of "chats", "instant messages", and "texts" in Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" on the grounds that it would be disproportionate to the needs of the case to provide discovery regarding instant messages and/or text/SMS messages that are not captured by State Farm in its ordinary course of business. Fed. R. Civ. P. 26(b)(2).

State Farm objects to the inclusion of "databases (including draft versions)", "database entries", "Internet usage files", "Internet browser-created files including cookies and caches", "activity logs", and "network access information" in Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" to the extent that Plaintiffs purport to seek information regarding State Farm technical systems and processes that are not relevant to the claims and defenses in this matter. State Farm further objects that production of a database would require

Case No. 2:24-cv-02219-DSF

15615 Alton Parkway, Suite 240 Irvine, CA 92618 (949) 242-2441 - Facsimile (949) 242-2446

Pacific Law Partners, LLP

production of vast amounts of irrelevant information regarding other claims, would likely result in improper alteration of relevant data, and would require production of privileged information that could not be redacted. In addition, State Farm objects that the resources that would be required to produce databases are significant and would not be proportional under Fed. R. Civ. P. 26. State Farm also objects on the grounds that databases may be proprietary to State Farm's business operations and/or may be confidential and trade secret information that need not be disclosed in order to obtain the fair adjudication of this case.

State Farm objects to Plaintiffs' definition insofar as it seeks details regarding "DOCUMENTS" that have been "deleted" on the grounds that it is overly broad, unduly burdensome, and purports to impose obligations greater than those set forth in Fed. R. Civ. P. 26(b)(1) and 34. State Farm objects to the discovery propounded by Plaintiffs to the extent it purports to call for forensic investigation into computing devices or systems to determine or locate information indicating or evidencing ESI that was deleted or that is no longer accessible as active data on that device or system as not reasonably tailored to elicit discovery relevant to the claims and defenses of any party, unduly burdensome, and beyond the scope of permissible discovery. State Farm further objects that ESI and/or documents that were deleted or no longer exist are not reasonably accessible and discovery about the same would require extraordinary efforts that are not proportional to the scope of the matter. Fed. R. Civ. P. 26(b)(2).

Furthermore, State Farm objects on the grounds that Plaintiffs' definition is not limited in time or scope and State Farm had no duty to preserve relevant information prior to the time this litigation was reasonably anticipated.

State Farm objects to the inclusion of "DOCUMENTS. . . found on, archived in, or deleted from. . .on-site or off-site electronic data storage", "systems or data structures", "legacy systems (hardware and software)", "servers", "mainframes",

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

15615 Alton Parkway, Suite 240 Irvine, CA 92618 (949) 242-2441 - Facsimile (949) 242-2446

Pacific Law Partners, LLP

"network servers", "cloud-based servers", "backup servers or systems", "archives", or "backup or disaster recovery systems or facilities" in Plaintiffs' definition to the extent that Plaintiffs seek discovery regarding ESI from sources that are not reasonably accessible, as it would require unreasonable efforts that are not proportional in light of the claims at issue, the value of the case, or the importance of the discovery at issue. Fed. R. Civ. P. 26(b)(1).

State Farm also objects to the inclusion of information located on such systems in Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" on the grounds that data on backup media is likely to be duplicative and/or can be discovered from other sources that are more convenient, less burdensome, and less expensive. Fed. R. Civ. P. 26(b)(2) There is no "routine right of direct access to a party's electronic information system[s]" and there has been no showing in this case sufficient to overcome this presumption. Fed. R. Civ. P. 34 (Advisory Committee Notes).

In addition, State Farm objects to the inclusion of "tapes", "discs", "DVDs", "CDROMs", "drives", "portable or removable drives", "cartridges", and "other storage media", "laptops", "personal computers", "internet data", "personal digital assistants", "handheld wireless devices", "mobile telephones", "smart phones", "tablet computers", "paging devices", and "audio systems (including voicemail)" in Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" because such things are not "DOCUMENTS" but rather media on which "DOCUMENTS" and ESI are stored. State Farm further objects to the extent this definition purports to seek direct access to State Farm's electronic storage media. There is no "routine right of direct access to a party's electronic information system[s]" and there has been no showing in this case sufficient to overcome this presumption. Fed. R. Civ. P. 34 (Advisory Committee Notes). Finally, State Farm objects to the definition of "DOCUMENT" or "DOCUMENTS" to the extent it would require the disclosure of information

Case No. 2:24-cv-02219-DSF

protected from discovery by the attorney-client privilege, work product doctrine, or other privileges recognized by law.

Notwithstanding these objections, to the extent any responsive documents or ESI are produced, State Farm will produce reasonably accessible, relevant, non-privileged information in reasonably usable formats. Documents that contain reductions will be produced in static image format.

E. "CLAIM LOG" mean the chronological notes, diary, log, or calendar YOU keep as mandated by California law to record events in every claim under a California property insurance policy issue by YOU.

<u>Suggested Objections/Preliminary Response:</u> State Farm restates and incorporates its objections to Plaintiffs' definition of "DOCUMENT" or "DOCUMENTS" and applies the same to Plaintiffs' definition of "CLAIM LOG".

In addition, State Farm objects to Plaintiffs' definition on the grounds that the term "CLAIM LOG" is vague and ambiguous. State Farm uses a distinct meaning of "claim file" in its ordinary course of business, which is based on its Operation Guide that provides instructions on what to retrieve from Enterprise Claims System (ECS). State Farm's ECS is a relational database used to store information created, sent, or received in the ordinary course of claims handling. State Farm has developed a standard report to generate a "claim file" for production of discoverable information in a reasonably usable format outside the ECS environment.

To the extent any responsive documents or ESI are produced relating to the Claim at issue int his case, State Farm will produce reasonably accessible, relevant, non-privileged information in reasonably usable formats. Documents that contain reductions will be produced in static image format.

F. "HOMEOWNERS POLICIES" means any policy of insurance to cover damage to a building of four or fewer residences located in California.

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

7

8

26

27

28

Irvine, CA 92618 (949) 242-2441 - Facsimile (949) 242-2446

15615 Alton Parkway, Suite 240 Pacific Law Partners, LLP

State Farm objects that this definition is vague, ambiguous, and overbroad.

- G. If you claim that any document otherwise required to be produced by this request for production of documents is privileged, for each such document provide the following information.
  - The document's title and general subject matter; a.
  - The date of the document: b.
  - The author of the document; c.
  - d. The person for whom the document was prepared or to whom it was sent, including all persons who received copies of the document;
  - The nature of the privilege claimed; and e.
  - f. Each fact upon which you base your claim of privilege.

State Farm objects to Plaintiffs' definition insofar as it directs State Farm to undertake efforts that exceed the requirements of Fed. R. Civ. P. 26(b)(5). State Farm will withhold privileged and/or protected material or information and describe the same in accordance with the Federal Rules of Civil Procedure and substantive law.

# RESPONSES TO REQUESTS FOR PRODUCTION OF DOCUMENTS, SET THREE

#### **REQUEST FOR PRODUCTION NO. 82:**

The complete CLAIM LOG for each water loss claim YOU INVESTIGATED and/or ADJUSTED from January 1, 2020, to the date of production, under any HOMEOWNERS POLICY, that YOU denied in whole or in part of the exclusion that provides "(8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a *building structure*, sidewalk, driveway, swimming pool, or other structure ..." and in which Gerald Acosta signed the denial letter. (This request

Case No. 2:24-cv-02219-DSF

does not seek to identify the insured or claimant and any identifying information should be redacted.)

2

3

4

5 6

8

10

11 12

13

14

16

15

17

18 19

20

21

22 23

24

25

26

27 28

Case No. 2:24-cv-02219-DSF

**RESPONSE TO REQUEST FOR PRODUCTION NO. 82:** State Farm objects to this request on the grounds that the terms "complete

CLAIM LOG", "water loss claim", and "denied in whole or in part of the exclusion" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

# **REQUEST FOR PRODUCTION NO. 83:**

Each denial letter for each water loss claim YOU INVESTIGATED and/or ADJUSTED from January 1, 2020, to the date of production, under any

> DEFENDANT STATE FARM'S RESPONSE TO REQUEST FOR PRODUCTION, SET THREE, BY PLAINTIFFS

(949) 242-2441 - Facsimile (949) 242-2446 Pacific Law Partners, LLP 15615 Alton Parkway, Suite 240 Irvine, CA 92618

4

5

3

6

7

8 9

1011

12 13

14 15

(949) 242-2441 - Facsimile (949) 242-2446

Pacific Law Partners, LLP 15615 Alton Parkway, Suite 240 Irvine, CA 92618

16

17

18

19

2021

22

23

2425

26

27

28

HOMEOWNERS POLICY, that YOU denied in whole or in part of the exclusion that provides "(8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a *building structure*, sidewalk, driveway, swimming pool, or other structure …" and in which Gerald Acosta signed the denial letter. (This request does not seek to identify the insured or claimant and any identifying information should be redacted.)

ID #:1032

#### **RESPONSE TO REQUEST FOR PRODUCTION NO. 83:**

State Farm objects to this request on the grounds that the terms "denial letter", "water loss claim", and "denied in whole or in part of the exclusion" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work

15

Case No. 2:24-cv-02219-DSF

3

4

#### **REQUEST FOR PRODUCTION NO. 84:**

5 6

8

10 11

12

13 14

15

16 17

18

19

20 21

22

23

24 25

26

27

28

Case No. 2:24-cv-02219-DSF

product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

The complete CLAIM LOG for each water loss claim YOU INVESTIGATED and/or ADJUSTED from January 1, 2020, to the date of

production, under any HOMEOWNERS POLICY, that YOU denied in whole or in part of the exclusion that provides "(9) seepage or leakage of water, steam, or sewage that occurs or develops over a period of time: (a) and is: (i) continuous; (ii)

repeating; (iii) gradual; (iv) intermittent; (v) slow; or (vi) trickling; and (b) from a:

(i) heating, air conditioning, or automatic fire protective sprinkler system; (ii) household appliance; or plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including

their walls, ceilings, or floors", and in which Gerald Acosta signed the denial letter. (This request does not seek to identify the insured or claimant and any identifying

information should be redacted.)

# **RESPONSE TO REQUEST FOR PRODUCTION NO. 84:**

State Farm objects to this request on the grounds that the terms "complete CLAIM LOG", "water loss claim", and "denied in whole or in part of the exclusion" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

Pacific Law Partners, LLP

such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

#### **REQUEST FOR PRODUCTION NO. 85:**

Each denial letter for each water loss claim YOU INVESTIGATED and/or ADJUSTED from January 1, 2020, to the date of production, under any HOMEOWNERS POLICY, that YOU denied in whole or in part of the exclusion that provides "(9) seepage or leakage of water, steam, or sewage that occurs or develops over a period of time: (a) and is: (i) continuous; (ii) repeating; (iii) gradual; (iv) intermittent; (v) slow; or (vi) trickling; and (b) from a: (i) heating, air conditioning, or automatic fire protective sprinkler system; (ii) household appliance; or plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings, or floors", and in which Gerald Acosta signed the denial letter. (This request does not seek to identify the insured or claimant and any identifying information should be redacted.)

# **RESPONSE TO REQUEST FOR PRODUCTION NO. 85:**

State Farm objects to this request on the grounds that the terms "denial letter", "water loss claim", and "denied in whole or in part of the exclusion" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

8

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

Document 41-8

ID #:1035

limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

## **REQUEST FOR PRODUCTION NO. 86:**

The complete CLAIM LOG for each water loss claim YOU INVESTIGATED and/or ADJUSTED from January 1, 2020, to the date of production, under any HOMEOWNERS POLICY, that YOU denied in whole or in part of the exclusion that provides "(8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a *building structure*, sidewalk, driveway, swimming pool, or other structure ..." and in which Jim Moratto INVESTIGATED, ADJUSTED or supervised the claim. (This request does not seek to identify the insured or claimant and any identifying information should be redacted.)

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

8

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

# (949) 242-2441 - Facsimile (949) 242-2446 Pacific Law Partners, LLP 15615 Alton Parkway, Suite 240 Irvine, CA 92618

#### **RESPONSE TO REQUEST FOR PRODUCTION NO. 86:**

Document 41-8

ID #:1036

State Farm objects to this request on the grounds that the terms "complete CLAIM LOG", "water loss claim", "denied in whole or in part of the exclusion", and "supervised" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

#### **REQUEST FOR PRODUCTION NO. 87:**

Each denial letter for each water loss claim YOU INVESTIGATED and/or ADJUSTED from January 1, 2020, to the date of production, under any HOMEOWNERS POLICY, that YOU denied in whole or in part of the exclusion that provides "(8) water or sewage below the surface of the ground, including

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

7

8

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

water or sewage that exerts pressure on, or seeps or leaks through a building *structure*, sidewalk, driveway, swimming pool, or other structure ..." and in which Jim Moratto INVESTIGATED, ADJUSTED or supervised the claim. (This request does not seek to identify the insured or claimant and any identifying information should be redacted.)

#### **RESPONSE TO REQUEST FOR PRODUCTION NO. 87:**

State Farm objects to this request on the grounds that the terms "complete CLAIM LOG", "water loss claim", "denied in whole or in part of the exclusion", and "supervised" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

Case No. 2:24-cv-02219-DSF

1

# 4 5

# 6 7

8

9 10

11

12

13

14 15

16

17

18 19

20

21

22 23

24

25 26

27

28

**REQUEST FOR PRODUCTION NO. 88:** 

The complete CLAIM LOG for each water loss claim YOU INVESTIGATED and/or ADJUSTED from January 1, 2020, to the date of production, under any HOMEOWNERS POLICY, that YOU denied in whole or in part of the exclusion that provides "(9) seepage or leakage of water, steam, or sewage that occurs or develops over a period of time: (a) and is: (i) continuous; (ii) repeating; (iii) gradual; (iv) intermittent; (v) slow; or (vi) trickling; and (b) from a: (i) heating, air conditioning, or automatic fire protective sprinkler system; (ii) household appliance; or plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings, or floors", and in which Jim Moratto INVESTIGATED, ADJUSTED or supervised the claim. (This request does not seek to identify the insured or claimant and any identifying information should be redacted.)

#### **RESPONSE TO REQUEST FOR PRODUCTION NO. 88:**

State Farm objects to this request on the grounds that the terms "complete CLAIM LOG", "water loss claim", "denied in whole or in part of the exclusion", and "supervised" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

8

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

Pacific Law Partners, LLP 15615 Alton Parkway, Suite 240 Irvine, CA 92618 (949) 242-2441 - Facsimile (949) 242-2446

been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

#### **REQUEST FOR PRODUCTION NO. 89:**

Each denial letter for each water loss claim YOU INVESTIGATED and/or ADJUSTED from January 1, 2020, to the date of production, under any HOMEOWNERS POLICY, that YOU denied in whole or in part of the exclusion that provides "(9) seepage or leakage of water, steam, or sewage that occurs or develops over a period of time: (a) and is: (i) continuous; (ii) repeating; (iii) gradual; (iv) intermittent; (v) slow; or (vi) trickling; and (b) from a: (i) heating, air conditioning, or automatic fire protective sprinkler system; (ii) household appliance; or plumbing system, including from, within or around any shower stall, shower bath, tub installation, or other plumbing fixture, including their walls, ceilings, or floors", and in which Jim Moratto INVESTIGATED, ADJUSTED or supervised the claim. (This request does not seek to identify the insured or claimant and any identifying information should be redacted.)

# RESPONSE TO REQUEST FOR PRODUCTION NO. 89:

State Farm objects to this request on the grounds that the terms "denial letter", "water loss claim", "denied in whole or in part of the exclusion", and "supervised" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

8

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

### **REQUEST FOR PRODUCTION NO. 90:**

DOCUMENTS sufficient to show the number of HOMEOWNERS CLAIMS for water losses YOU denied in whole or in part from January 1, 2015, to the date of production, in whole or in part in reliance on the exclusion which provides "(8) water or sewage below the surface of the ground, including water or sewage that exerts pressure on, or seeps or leaks through a *building structure*, sidewalk, driveway, swimming pool, or other structure ..." or in reliance on any exclusion relating to water below the surface of the ground, no matter how started. (This request does not seek to identify the insured or claimant and any identifying information should be redacted.)

#### **RESPONSE TO REQUEST FOR PRODUCTION NO. 90:**

28

23

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

8

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

State Farm objects to this request on the grounds that the terms "DOCUMENTS sufficient to show", "denied in whole or in part", "in whole or in part in reliance on the exclusion", "in reliance on any exclusion", and "relating to" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks confidential business information and invades the privacy rights of policyholders who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not established that such information is necessary to a fair adjudication of this case.

#### **REQUEST FOR PRODUCTION NO. 91:**

DOCUMENTS sufficient to show the number of HOMEOWNERS CLAIMS for water losses YOU denied in whole or in part from January 1, 2015, to the date of production, in whole or in part in reliance on the exclusion which provides "(9) seepage or leakage of water, steam, or sewage that occurs or

24

Case No. 2:24-cv-02219-DSF

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

develops over a period of time: (a) and is: (i) continuous; (ii) repeating; (iii)
gradual; (iv) intermittent; (v) slow; or (vi) trickling; and (b) from a: (i) heating, air
conditioning, or automatic fire protective sprinkler system; (ii) household
appliance; or plumbing system, including from, within or around any shower stall,
shower bath, tub installation, or other plumbing fixture, including their walls,
ceilings, or floors", or in reliance on any exclusion relating to long-term water
losses no matter how started. (This request does not seek to identify the insured or
claimant and any identifying information should be redacted.)

#### **RESPONSE TO REQUEST FOR PRODUCTION NO. 91:**

State Farm objects to this request on the grounds that the terms "DOCUMENTS sufficient to show", "water losses", "denied in whole or in part", "in whole or in part in reliance on the exclusion", "in reliance on any exclusion", "relating to", and "long-term water losses" are vague and ambiguous. State Farm further objects to this request on the grounds that it is overly broad in scope (types of claims and insurance coverage), time (not limited by the period of time when this claim was handled), and geographic area (not limited to California). This request is not reasonably tailored to include only matters relevant to the issues involved in this lawsuit and is potentially unduly burdensome; it seeks information that is neither relevant to the claims or defense of any party nor proportional to the issues in this case. The existence of other claims, and/or what may or may not have occurred with respect to another claim, will neither prove nor disprove any claims and/or defenses at issue in this litigation; each claim is handled on its own individual merits. Any such matters outside of state of California, and/or unrelated to the event that is the subject of this lawsuit, have no nexus to the harm claimed to have been sustained by the Plaintiffs herein with regard to their claim under the subject policy and are irrelevant, such that this request is not reasonably calculated to lead to relevant facts. See: State Farm Mutual Auto. Ins. Co. v. Campbell, 538 U.S. 408 (2003). Finally, State Farm objects to this request to the extent it seeks

Case No. 2:24-cv-02219-DSF

confidential business information and invades the privacy rights of policyholders 1 2 who are not parties to this lawsuit; the information sought may also be protected by the attorney-client privilege and work product doctrine. Plaintiffs have not 3 established that such information is necessary to a fair adjudication of this case. 4 5 6 7 DATED: August 30, 2024 8 PACIFIC LAW PARTNERS, LLP 9 10 By:/s/MATTHEW F. BATEZEL MATTHEW F. BATEZEL 11 Pacific Law Partners, LLP 15615 Alton Parkway, Suite 240 Irvine, CA 92618 (949) 242-2441 - Facsimile (949) 242-2446 DANIEL T. BALMAT 12 Attorneys for Defendant STATE FARM GENERAL INSURANCE 13 **COMPANY** 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 26 Case No. 2:24-cv-02219-DSF DEFENDANT STATE FARM'S RESPONSE TO REQUEST

FOR PRODUCTION, SET THREE, BY PLAINTIFFS

(949) 242-2441 - Facsimile (949) 242-2446 Pacific Law Partners, LLP 15615 Alton Parkway, Suite 240 Irvine, CA 92618

154

Case No. 2:24-cv-02219-DSF

27

FOR PRODUCTION, SET THREE, BY PLAINTIFFS